B1 (Official Form 1 <b>CASSE</b> 15-33695 DOC	1 Filed	d 10/02/15	Entered	10/02/15	5 11:51:39	Desc M	ain
UNITED STATES BAN	United States Bankruptc Dogument Page 1 of 44  VOLUNTARY PETITION					TION	
Name of Debtor (if individual, enter Last, First, Middle	ct of		l NI CI	: + D 1+ (G			1101
, , , , , , , , , , , , , , , , , , , ,	:):				use) (Last, First, I	-	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all):	O. (ITIN)/Com	plete EIN	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):				
Street Address of Debtor (No. and Street, City, and State	te):		Street Add	ress of Joint Deb	otor (No. and Stree	et, City, and Sta	ite):
	ZIP C	ODE				Z	CIP CODE
County of Residence or of the Principal Place of Busine	ess:		County of I	Residence or of	the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from street add	ress):		Mailing Ad	ldress of Joint D	ebtor (if different	from street add	ress):
Location of Principal Assets of Business Debtor (if diff	ZIP C					Z	IIP CODE
•	CICIII IIOIII SU						IP CODE
Type of Debtor (Form of Organization) (Check one box.)		Nature of Busin (Check one box			Chapter of Bankı the Petition is	ruptcy Code Un Filed (Check o	
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Sing 11 U Rail Stock	th Care Business le Asset Real Esta I.S.C. § 101(51B) road kbroker modity Broker ring Bank	te as defined in	Chaj	oter 7  pter 9  pter 11  pter 12  pter 13	Main Proceed Chapter 15 I	of a Foreign eding Petition for of a Foreign
· · · · · · · · · · · · · · · · · · ·	Othe	r	4.4		Nature of Debts (Check one box.)		
Tax-Exempt En (Check box, if appl  □ Debtor is a tax-exempt under Title 26 of the U Code (the Internal Rev			organization	debts, 6 § 101(3 individ	are primarily considefined in 11 U.S. as "incurred by lual primarily for al, family, or house prose."	.C. bu an a	ebts are primarily siness debts.
Filing Fee (Check one bo	x.)		Check one	hove	Chapter 11 I	Debtors	
☐ Full Filing Fee attached.			☐ Debte	_			
signed application for the court's consideration or unable to pay fee except in installments. Rule 10	signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must			Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter).			
			☐ A pla	ptances of the pl	with this petition.		n one or more classes
Statistical/Administrative Information				·			THIS SPACE IS FOR COURT USE ONLY
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop distribution to unsecured creditors.				aid, there will be	e no funds availab	ble for	COURT USE ONL!
Estimated Number of Creditors						П	1
1-49 50-99 100-199 200-999	1,000- 5,000	5,001-	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50	550,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	\$1,000,001		\$50,000,001	\$100,000,001	\$500,000,001	☐ More than	

to \$10 million

\$50,000

\$100,000

\$500,000

to \$1

million

to \$50 million

to \$100

million

to \$500

million

to \$1 billion

\$1 billion

	1Case 15-33695 Doc 1 Filed 10/02/15	Entered 10/02/15 11:51:39	Desc Main Page 2
Voluntary Pe	etition Document be completed and filed in every case.)	Page 210f(44):	
	All Prior Bankruptcy Cases Filed Within Last 8 Y		
Location Where Filed:		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi	iliate of this Debtor (If more than one, attach a	ndditional sheet.)  Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhibit (To be completed if debt	
	l if debtor is required to file periodic reports (e.g., forms 10K and 10Q) es and Exchange Commission pursuant to Section 13 or 15(d) of the	whose debts are primarily	y consumer debts.)
	nge Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in	
		have informed the petitioner that [he or she] or 13 of title 11, United States Code, and ha	ve explained the relief available under
		each such chapter. I further certify that I h required by 11 U.S.C. § 342(b).	ave delivered to the debtor the notice
□ Exhibit A i	is attached and made a part of this petition.	X	
L Damon I.	is attached and made a part of this perition.	Signature of Attorney for Debtor(s)	(Date)
	Exhibit	t C	
Does the debtor of	own or have possession of any property that poses or is alleged to pose a	threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and E	Exhibit C is attached and made a part of this petition.		
☐ No.			
	Exhibit	t D	
(To be completed	by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)	
☐ Exhibit I	O completed and signed by the debtor is attached and made a part of this	s petition.	
If this is a joint pe	etition:		
_	also completed and signed by the joint debtor is attached and made a page.	art of this petition	
	Information Regarding	the Debtor - Venue	
	(Check any appl Debtor has been domiciled or has had a residence, principal place of	licable box.)	for 180 days immediately
	preceding the date of this petition or for a longer part of such 180 days		for 100 days infinediately
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place		
	no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re		deral or state court in this
	Certification by a Debtor Who Resides (Check all applic		
	Landlord has a judgment against the debtor for possession of debto	or's residence. (If box checked, complete the fo	ollowing.)
_		, , , , ,	<i>5</i> /
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30-	day period after the filing
I –	Debtor certifies that he/she has served the Landlord with this certifi	fication (11 U.S.C. & 362(1))	

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Page 3

	luntary Petition	Name of Debtor(s):
(Thi	s page must be completed and filed in every case.)	
	Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
and [If I chose or 1 char [If n have	clare under penalty of perjury that the information provided in this petition is true correct.  Determine the same individual whose debts are primarily consumer debts and has sen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, 3 of title 11, United States Code, understand the relief available under each such oter, and choose to proceed under chapter 7.  Determine the same individual whose debts are primarily consumer debts and has sen to file under chapter 7, 11, 12, 3 of title 11, United States Code, understand the relief available under each such oter, and choose to proceed under chapter 7.  Determine the same individual whose debts are primarily consumer debts and has sen to file under chapter 7, 11, 12, 3 of title 11, United States Code, of attorney represents me and no bankruptcy petition preparer signs the petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X		X
	Signature of Debtor	(Signature of Foreign Representative)
X	Signature of Joint Debtor  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)
		Date
	Date Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
	Signature of Attorney	
X	Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
ψT	Date	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal,
certi	a case in which § 707(b)(4)(D) applies, this signature also constitutes a fication that the attorney has no knowledge after an inquiry that the information as schedules is incorrect.	responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
	Signature of Debtor (Corporation/Partnership)	
	clare under penalty of perjury that the information provided in this petition is true correct, and that I have been authorized to file this petition on behalf of the or.	X Address
The Cod	debtor requests the relief in accordance with the chapter of title 11, United States e, specified in this petition.	Date
X		Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	Signature of Authorized Individual	or partner whose Social-Security number is provided above.
	Printed Name of Authorized Individual  Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
	Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

_	District of	
In re		Case No
Debtor		(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

was unable to obtain following exigent cir	that I requested credit counseling services from an approved agency but the services during the seven days from the time I made my request, and the cumstances merit a temporary waiver of the credit counseling requirement ruptcy case now. [Summarize exigent circumstances here.]
counseling briefing promptly file a cert copy of any debt marequirements may requirements may be dismissed if the country that is the country to the country that the country that is the	ication is satisfactory to the court, you must still obtain the credit within the first 30 days after you file your bankruptcy petition and ficate from the agency that provided the counseling, together with a magement plan developed through the agency. Failure to fulfill these esult in dismissal of your case. Any extension of the 30-day deadline for cause and is limited to a maximum of 15 days. Your case may also ourt is not satisfied with your reasons for filing your bankruptcy case ng a credit counseling briefing.
	required to receive a credit counseling briefing because of: [Check the ] [Must be accompanied by a motion for determination by the court.]
illness or mendecisions with the decisions with the decisions with the decision deci	apacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental stal deficiency so as to be incapable of realizing and making rational in respect to financial responsibilities.); ability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the g unable, after reasonable effort, to participate in a credit counseling rson, by telephone, or through the Internet.); ive military duty in a military combat zone.
	ted States trustee or bankruptcy administrator has determined that the credit ent of 11 U.S.C. § 109(h) does not apply in this district.
I certify und correct.	er penalty of perjury that the information provided above is true and
	Signature of Debtor:
	Date:

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court**

		District Of		
In re	Dile	,	Case No	
	Debtor		Chapter	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
тот	FAL		\$	\$	

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Form 6 - Statistical Summary (12/07)

## United States Bankruptcy Court

			District Of	
In re		,	Case No	
	Debtor			
			Chapter	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 $\Box$  Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$

#### **State the following:**

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

B6A	Case 15-33695 (Official Form 6A) (12/07)	
B6A	(Official Form 6A) (12/07)	

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Desc Main

In re		Case No.
	Debtor	 (If known)

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	To	tal <b>≻</b>		

(Report also on Summary of Schedules.)

In re			Case No.		
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Debtor (If know	n)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

 $Do \ not \ list \ interests \ in \ executory \ contracts \ and \ unexpired \ leases \ on \ this \ schedule. \ List \ them \ in \ Schedule \ G \ - \ Executory \ Contracts \ and \ Unexpired \ Leases.$ 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

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In re	Case No.	
Debtor	 (If known)	

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

Debtor	<del>,</del>		(If known)
In re		Case No.	
B6B (Official Porm 6B) (42/17) COM. 1		Page 11 of 44	Desc Main

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached Tota	ı <b>&gt;</b>	\$

B6C (Official PSFm 6C) (19/97)	Doc 1		Entered 10/02/15 11:51:39 Page 12 of 44	Desc Main	
In re		•	Case No.		
Debtor		,		(If known)	Ī

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	_ ~
Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
$\Box$ 11 U S C 8 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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B6D (Official Form 6D) (12/07)

	, ( ,				
In re			,	Case No.	
_		Debtor		_	(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			C		•			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE					
			VALUE \$					
ACCOUNT NO.			VALUE \$					
continuation sheets			Subtotal ►			•	\$	\$
attached			(Total of this page)					
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

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**B6D** (Official Form 6D) (12/07) – Cont.

Case No.			

2

In re	, Case No			
Debtor		(if known)		

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	1	1				1	Γ	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-33695 Doc 1 Filed 10/02/15 Entered 10/02/15 11:51:39 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (12/07)

In re		•	Case No
	Debtor	<del></del> -	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

## ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re	Debtor		,	Case No	(if known)	
Certain farme			5,400* per farmer or fis	herman, against the	debtor, as provided in 1	1 U.S.C. § 507(a)(6).
☐ Deposits by in	dividuals					
Claims of individ that were not delive				or rental of propert	y or services for persona	l, family, or household use,
Taxes and Cer				overnmental units as	s set forth in 11 U.S.C. §	507(a)(8).
☐ Commitments	to Maintain the (	Capital of an	Insured Depository In	nstitution		
					on, Comptroller of the Ce capital of an insured dep	urrency, or Board of pository institution. 11 U.S.C.
Claims for De	ath or Personal Iı	njury While I	Debtor Was Intoxicate	ed		
Claims for death drug, or another su				tor vehicle or vessel	l while the debtor was in	toxicated from using alcohol, a
* Amounts are sub adjustment.	ject to adjustment	on April 1, 20	010, and every three yea	urs thereafter with re	espect to cases commenc	ed on or after the date of

\_\_\_\_ continuation sheets attached

Debtor		(if known)	
In re	<b>,</b>	Case No	
Case 15-33695 Doc 1 B6E (Official Form 6E) (12/07) – Cont.	Filed 10/02/15 Document	Entered 10/02/15 11:51:39 Page 17 of 44	Desc Main

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	1 to Sci	hedule of	(T	S otals of	Subtota this pa	ls <b>≻</b> age)	\$	\$	
			(Use only on last page of t Schedule E. Report also o of Schedules.)	the com	Tota pleted ummar		\$		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	\$

Debtor		(if known)	
In re	<b>,</b>	Case No	
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## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority for Claims Listed on This Sheet** 

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Sc	hedule of	(T	S otals of	Subtotal f this pa	ls <b>≻</b> age)	\$	\$	
			(Use only on last page of t Schedule E. Report also of Schedules.)				\$		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also on			\$	\$

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In re		,	Case No		
Debtor		,		(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT ODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal**>** \$ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Debtor						(i	f known)	
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								
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ACCOUNT NO.								

ACCOUNT NO.

Subtotal➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

Subtotal➤

\$

Total➤

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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Debtor						(i	f known)	
SCHEDULE F - C	RED:	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED N	NON:	PRI(	ORITY CLAI	M
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

Subtotal➤

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(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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Debtor						(i	f known)	
SCHEDULE F - CI	RED	ITORS I	HOLDING UNSECUR (Continuation Sheet)	ED I	NON:	PRI(	ORITY CLAI	MS
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

ACCOUNT NO.

Subtotal➤

Total>

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
_						
_						
	RED	REDITORS I	REDITORS HOLDING UNSECUR (Continuation Sheet)	REDITORS HOLDING UNSECURED I	REDITORS HOLDING UNSECURED NON (Continuation Sheet)	REDITORS HOLDING UNSECURED NONPRIC

ACCOUNT NO.

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(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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In re	e	,	Case No.	
	Debtor		(if known)	
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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexp	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	, SCHEDULE H	Case No	(if known)
Provide the information requested concerning debtor in the schedules of creditors. Include all commonwealth, or territory (including Alaska, Wisconsin) within the eight-year period immediformer spouse who resides or resided with the denondebtor spouse during the eight years immedicabild's initials and the name and address of the child's name. See, 11 U.S.C. §112 and Fed. R. Fed.	ng any person or entity, oth guarantors and co-signers. Arizona, California, Idaho, iately preceding the common lebtor in the community pro- iately preceding the common child's parent or guardian, se	ner than a spouse in a joint case, that is also If the debtor resides or resided in a commu. Louisiana, Nevada, New Mexico, Puerto R encement of the case, identify the name of the perty state, commonwealth, or territory. In encement of this case. If a minor child is a description of the case.	anity property state, ico, Texas, Washington, or the debtor's spouse and of any aclude all names used by the codebtor or a creditor, state the
Check this box if debtor has no codebtors.		Γ	
NAME AND ADDRESS OF C	ODEBTOR 	NAME AND ADDRESS OF	CREDITOR

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(if known)

## **SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):	AGE(S):			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation					
Name of Employer					
How long employed	đ				
Address of Employ	er				
NCOME: (Estimate of case f	of average or projected monthly income at time filed)	DEBTOR	SPOUSE		
Monthly gross was	ges, salary, and commissions	\$	\$		
Prorate if not pa		\$	\$		
Estimate monthly					
. SUBTOTAL		\$	\$		
. LESS PAYROLL	DEDUCTIONS				
a. Payroll taxes ar	nd social security	\$	<u> </u>		
b. Insurance		\$			
<ul><li>c. Union dues</li><li>d. Other (Specify)</li></ul>	):	\$ \$	\$ \$		
	PAYROLL DEDUCTIONS				
. Sebiotile of i	ATROLL DEDUCTIONS	\$			
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$	<u> </u>		
	om operation of business or profession or farm	\$	\$		
(Attach detailed		\$	 \$		
<ul> <li>Income from real p</li> <li>Interest and divide</li> </ul>		¢			
	nance or support payments payable to the debtor for	<b>5</b>			
the debtor's us	e or that of dependents listed above	\$			
	r government assistance				
(Specify):  2. Pension or retirer	mont in come	\$			
<ol> <li>Pension or retirer</li> <li>Other monthly in</li> </ol>		\$	<u> </u>		
(Specify):	Come	\$	\$		
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$	\$		
5. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$			
6. COMBINED AV	ZERAGE MONTHLY INCOME: (Combine column	\$			
otals from line 15)		(Report also on Sur on Statistical Sumr	mmary of Schedules and, if applicable, nary of Certain Liabilities and Related	Data)	
7 Describe any inc	rease or decrease in income reasonably anticipated to	occur within the ve	ar following the filing of this documen	· t ·	
7. Describe any file	rease of decrease in meome reasonably anticipated to	occur widilli die ye	a following the fining of this documen	ιι.	

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In re		,		Case No.		
	Debtor				(if known)	

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10.Charitable contributions	\$
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of	this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$
b. Average monthly expenses from Line 18 above	\$
c. Monthly net income (a. minus b.)	\$

Debtor

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature:
	Debtor
Date	Signature:
	Signature: (Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
he debtor with a copy of this document and the notices and is romulgated pursuant to 11 U.S.C. § 110(h) setting a maxim	tcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been um fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any, f Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, state who signs this document.	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
uddress	
X	Date
fames and Social Security numbers of all other individuals of	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach add bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person.  Signs of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11
bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.  DECLARATION UNDER PENAL  I, the [the partnership] of the and schedules, consisting of	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: itional signed sheets conforming to the appropriate Official Form for each person.  sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11
bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.  DECLARATION UNDER PENAL  I, the [the artnership] of the and the foregoing summary and schedules, consisting of nowledge, information, and belief.	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  itional signed sheets conforming to the appropriate Official Form for each person.  itions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11  LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  e president or other officer or an authorized agent of the corporation or a member or an authorized agent of time [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
f more than one person prepared this document, attach adds bankruptcy petition preparer's failure to comply with the provis 8 U.S.C. § 156.  DECLARATION UNDER PENAI  I, the [the partnership] of the	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  itional signed sheets conforming to the appropriate Official Form for each person.  itions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 11  LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  e president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

#### UNITED STATES BANKRUPTCY COURT

DIS	TRICT OF			
In our	Coso No			
In re:, Debtor	Case No(if known)			
STATEMENT OF	FINANCIAL AFFAIRS			
This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).  Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name,				
DE	FINITIONS			
individual debtor is "in business" for the purpose of this form the filing of this bankruptcy case, any of the following: an of of the voting or equity securities of a corporation; a partner, self-employed full-time or part-time. An individual debtor a	pose of this form if the debtor is a corporation or partnership. An a if the debtor is or has been, within six years immediately preceding ficer, director, managing executive, or owner of 5 percent or more other than a limited partner, of a partnership; a sole proprietor or lso may be "in business" for the purpose of this form if the debtor in employee, to supplement income from the debtor's primary			
their relatives; corporations of which the debtor is an officer,	mited to: relatives of the debtor; general partners of the debtor and director, or person in control; officers, directors, and any owner of orate debtor and their relatives; affiliates of the debtor and insiders C. § 101.			
1. Income from employment or operation of b	usiness			

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

OF LOSS

BY INSURANCE, GIVE PARTICULARS

PROPERTY

	12. Safe deposit boxes						
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND AD OF THOSE WITH TO BOX OR DEPO	ACCESS	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY		
	13. Setoffs						
None	List all setoffs made by any cr the commencement of this cas concerning either or both spou petition is not filed.)	e. (Married debtors fili	ng under chap	oter 12 or chapter 13			
	NAME AND ADDRESS OF	CREDITOR	DATE SETOF		MOUNT F SETOFF		
	14. Property held for a	nother person					
None	List all property owned by another person that the debtor holds or controls.						
	NAME AND ADDRESS OF OWNER	DESCRIPTIO VALUE OF P			LOCATION OF PROPERTY		
	15. Prior address of debtor						
None	If debtor has moved within <b>th</b> which the debtor occupied dur filed, report also any separate	ring that period and vaca	ated prior to the		his case, list all premises of this case. If a joint petition is		
	ADDRESS	NAME USED	)	DATES OF	FOCCUPANCY		

	16. Spouses and Former	Spouses					
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within <b>eight years</b> immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.						
	NAME						
	17. Environmental Info	rmation.					
	For the purpose of this que	estion, the follo	owing definitions apply:				
	"Environmental Law" mea releases of hazardous or to other medium, including, or material.	oxic substances	, wastes or material into	the air, land, soil	, surface water, groundw	ater, or	
	"Site" means any location formerly owned or operate					resently or	
	"Hazardous Material" mea material, pollutant, or con				ostance, toxic substance,	hazardous	
None	unit that it may be liable of	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:					
	SITE NAME AND ADDRESS		ND ADDRESS RNMENTAL UNIT	DATE OF NOTICE	ENVIRONMEN' LAW	ΓAL	
None	b. List the name and addr of Hazardous Material. In						
	SITE NAME AND ADDRESS		ND ADDRESS RNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW		
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.						
	NAME AND ADDR OF GOVERNMENT		DOCKET NUMBE		ATUS OR SPOSITION		
	18 . Nature, location and	name of busin	ness				
None	a. <i>If the debtor is an indi</i> and beginning and ending executive of a corporation	dates of all bus	sinesses in which the de	btor was an office	r, director, partner, or m	anaging	

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

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	If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within <b>six years</b> immediately preceding the commencement of this case.						
	NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES		
None	b. Identify any budefined in 11 U.S	usiness listed in response to subd.C. § 101.	ivision a., above,	that is "single asset real estate	e" as		
	NAME	ADD	RESS				
officer, coartner, either fu	tho is or has been, who is or has been, whirector, managing other than a limited ll- or part-time.  (An individual or as defined above,	estions are to be completed by every within six years immediately predexecutive, or owner of more than a partner, of a partnership, a sole point debtor should complete this within six years immediately predexes should go directly to the six	ceding the comm n 5 percent of the proprietor, or self s portion of the st ceding the comm	encement of this case, any of the voting or equity securities of f-employed in a trade, professionatement only if the debtor is on	the following: an a corporation; a conjugation, or other activity,		
		ds and financial statements					
None		epers and accountants who within tept or supervised the keeping of			of this		
	NAME AND	ADDRESS		DATES SERVICE	ES RENDERED		
None		or individuals who within <b>two yea</b> the books of account and record					
	NAME	ADD	RESS	DATES SERVICE	ES RENDERED		

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	NAME		ADDRESS
None			recantile and trade agencies, to whom a ly preceding the commencement of this cas
	NAME AND ADDRESS		DATE ISSUED
	20. Inventories		
None	a. List the dates of the last two inventaking of each inventory, and the doll		
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
None	b. List the name and address of the pain a., above.  DATE OF INVENTORY	erson having possession of the reco	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
	21. Current Partners, Officer	s, Directors and Shareholders	
None	<ul> <li>a. If the debtor is a partnership, l partnership.</li> </ul>	list the nature and percentage of par	tnership interest of each member of the
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None		n, list all officers and directors of thols, or holds 5 percent or more of the	
			NATURE AND PERCENTAGE

	22 . Former partners, officers, dire	ectors and shareholders						
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.							
	NAME	ADDRESS	DATE OF WITHDRAWAL					
None		b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.						
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION					
	23 . Withdrawals from a partnersh	nip or distributions by a corporation	on .					
None		bonuses, loans, stock redemptions,	outions credited or given to an insider, options exercised and any other perquisite					
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEE	DATE AND PURPOS STOR OF WITHDRAWAL	AMOUNT OF MONEY E OR DESCRIPTION AND VALUE OF PROPERTY					
	24. Tax Consolidation Group.							
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of a consolidated group for tax purposes of which the debtor has been a member at any time within <b>six years</b> immediately preceding the commencement of the case.							
	NAME OF PARENT CORPOR.	ATION TAXPAYER-IDENTII	FICATION NUMBER (EIN)					
	25. Pension Funds.							
None		s been responsible for contributing a	tification number of any pension fund to at any time within <b>six years</b> immediately					
	NAME OF PENSION FUND	TAXPAYER-IDENTIFICA	TION NUMBER (EIN)					

\* \* \* \* \* \*

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[If completed by an individual or individual ar	nd spouse]
I declare under penalty of perjury that I have reaffairs and any attachments thereto and that the	ead the answers contained in the foregoing statement of financial ey are true and correct.
Date	Signature
	of Debtor
Date	Signature
	of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation	1
I declare under penalty of perjury that I have read the an thereto and that they are true and correct to the best of n	swers contained in the foregoing statement of financial affairs and any attachments ny knowledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corp	poration must indicate position or relationship to debtor.]
	continuation sheets attached
Penalty for making a false statement: Fine of up to \$50	20,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATT	ORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a copy of this document 342(b); and, (3) if rules or guidelines have been promulgated put	ition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ument and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), ursuant to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptcy Petition Pre	parer Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, state the natesponsible person, or partner who signs this document.	me, title (if any), address, and social-security number of the officer, principal,
Address	
K Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B 203 (12/94)

## United States Bankruptcy Court

	District Of					
In	re					
			Case No.			
De	Debtor		Chapter			
	DISCLOSURE O	F COMPENSATION	OF ATTORNEY FOR	DEBTOR		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above- named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agree	eed to accept		\$		
	Prior to the filing of this state	ment I have received		\$		
	Balance Due			\$		
2.	The source of the compensat	on paid to me was:				
	☐ Debtor	Other (specify)				
3.	The source of compensation	to be paid to me is:				
	☐ D ebtor	Other (specify)				
4.	I. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.		rson unless they are			
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
<ol><li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrup case, including:</li></ol>			pects of the bankruptcy			
	a. Analysis of the debtor's fit to file a petition in bankru		ering advice to the debtor in	n determining whether		
	b. Preparation and filing of a	ny petition, schedules, stat	ements of affairs and plan v	which may be required;		
	c. Representation of the deb hearings thereof;	tor at the meeting of credit	ors and confirmation hearin	ng, and any adjourned		

# Case 15-33695 Doc 1 Filed 10/02/15 Entered 10/02/15 11:51:39 Desc Main Document Page 42 of 44 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;					
	e. [Other provisions as needed]					
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:				
		CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.						
	-	Date Signature of Attorney				
		Name of law firm				
	_					

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.			
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		
Address:			
	by 11 U.S.C. § 110.	)	
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certificat	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	